

09/696193

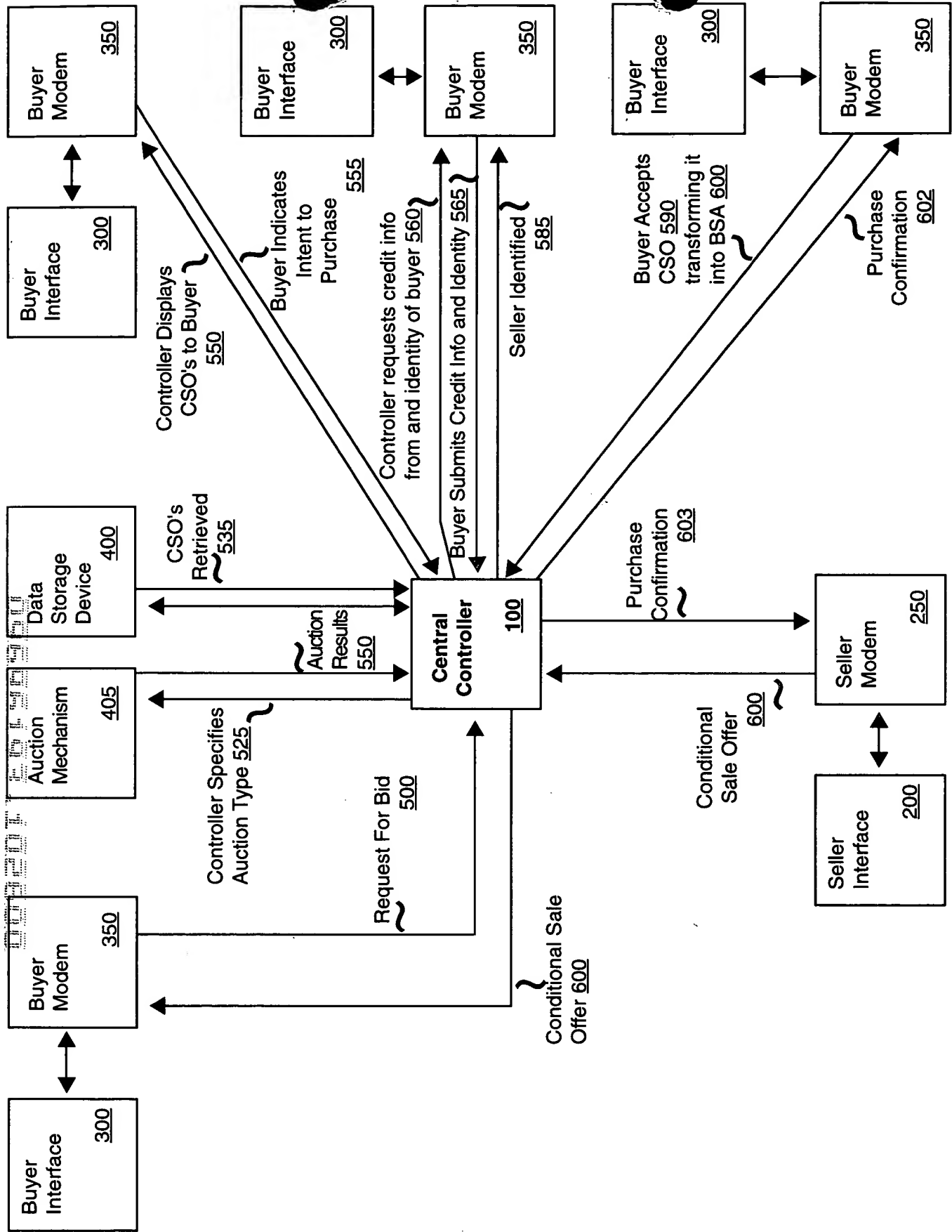


FIG. 1

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graph TD
    350[BUYER LOGS ON TO  
CENTRAL CONTROLLER  
350] --> 360[SELECTS SUBJECT OF  
REQUEST FOR BID  
360]
    360 --> 500[ENTERS RFB  
500]
    500 --> 510[PROVIDES OTHER  
CONDITIONS AND TERMS  
510]
    510 --> 520[CENTRAL CONTROLLER  
RECEIVES RFB FROM BUYER  
520]
    520 --> 525[CENTRAL CONTROLLER  
DETECTS AUCTION TYPE  
REQUIRED  
525]
    525 --> 535[CENTRAL CONTROLLER  
QUERIES DATABASE FOR  
RELEVANT CSO's  
535]
    535 --> 540[CENTRAL CONTROLLER  
DETERMINES IF ANY CSO's  
MEET TERMS OF RFB  
540]
    540 -- NO --> 541[NO BIDS AVAILABLE  
541]
    540 -- YES --> 545[CENTRAL CONTROLLER  
EXECUTES AUCTION  
545]
    541 --> 542[RFB IS REJECTED  
BUYER IS NOTIFIED  
542]
    370[NEW LONG DISTANCE  
TELECOMMUNICATIONS CARRIER,  
AUTOMOBILE INSURANCE, CREDIT CARD  
ISSUER, MORTGAGE INTEREST RATE,  
GROCERY VENDOR, AUTOMOBILE  
GASOLINE VENDOR  
370] --> 360
    515[PER MINUTE RATE MUST BE VALID FOR  
BOTH HOME AND CELLULAR TELEPHONE,  
MUST BE 10 YEAR TERM LIFE INS. POLICY,  
CREDIT CARD MAXIMUM ANNUAL  
INTEREST RATE NO HIGHER THAN 18%  
515] --> 510
    530[CONDITIONAL SALE OFFER PRICES MUST  
DECREASE BELOW THE RFB OR  
CONDITIONAL SALE OFFER PRICES MUST  
INCREASE ABOVE THE RFB.  
530] --> 525

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FIG. 2

FIG. 2

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graph TD
    550[CENTRAL CONTROLLER  
DISPLAYS RELEVANT CSO's  
TO BUYER  
550] --> 555[BUYER INDICATES  
INTENT TO PURCHASE  
555]
    555 --> 560[CENTRAL CONTROLLER  
REQUESTS PAYMENT METHOD  
AND IDENTITY OF BUYER  
560]
    560 --> 565[CENTRAL CONTROLLER  
RECEIVES PAYMENT METHOD  
AND IDENTITY OF BUYER  
565]
    565 --> 570[CENTRAL CONTROLLER  
QUERIES DATABASE FOR  
BUYER IDENTITY MATCH  
570]
    570 --> 575{IS BUYER PREVIOUSLY BOUND  
TO ANOTHER SELLER FOR AN  
UNEXPIRED TERM?  
575}
    575 -- YES --> 580[RFB REJECTED, BUYER  
NOTIFIED REASON WHY  
580]
    575 -- NO --> 585[REQUESTS TRANSACTION  
APPROVAL FROM CREDIT  
CARD CLEARINGHOUSE  
585]
    585 --> 590{DOES BUYER HAVE  
SUFFICIENT CREDIT  
AVAILABLE?  
590}
    590 -- NO --> 595[REQUEST ANOTHER CREDIT  
CARD FROM BUYER  
595]
    595 --> 560
    590 -- YES --> 600[CENTRAL CONTROLLER  
TRANSFORMS CSO INTO  
BINDING SALE AGREEMENT  
600]
    600 --> 605[CENTRAL CONTROLLER  
REDUCES INVENTORY IN  
SELLER DATABASE  
605]
    605 --> 610[CENTRAL CONTROLLER  
REVEALS IDENTITY OF  
SELLER  
610]
    610 --> 620[PURCHASE CONFIRMATION  
SENT TO SELLER  
620]
    610 --> 625[PURCHASE CONFIRMATION  
SENT TO BUYER  
625]

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Patent Application for Jeffrev D. Pvlant • August 27, 1999

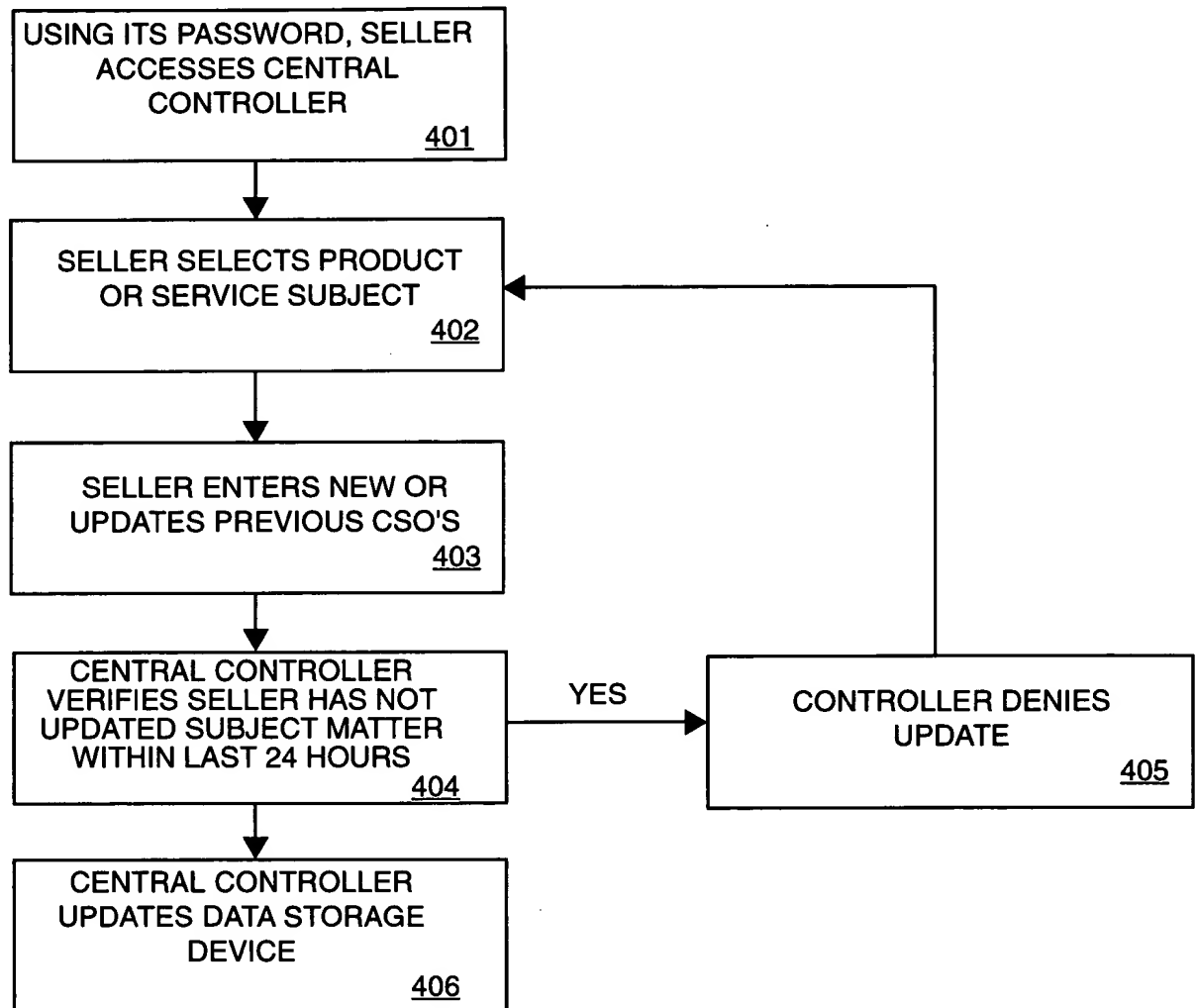


FIG. 4

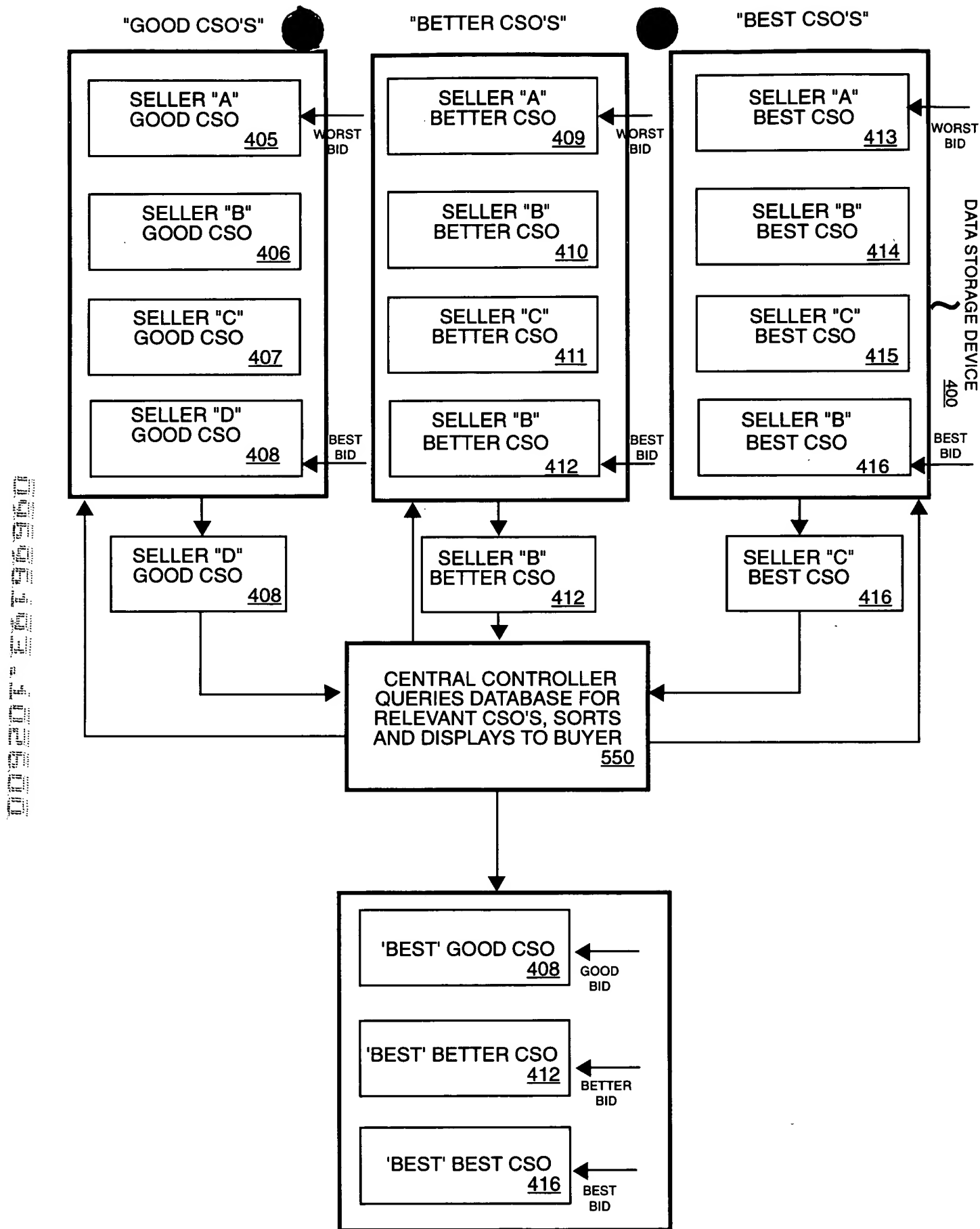


FIG. 5

009201-1996960

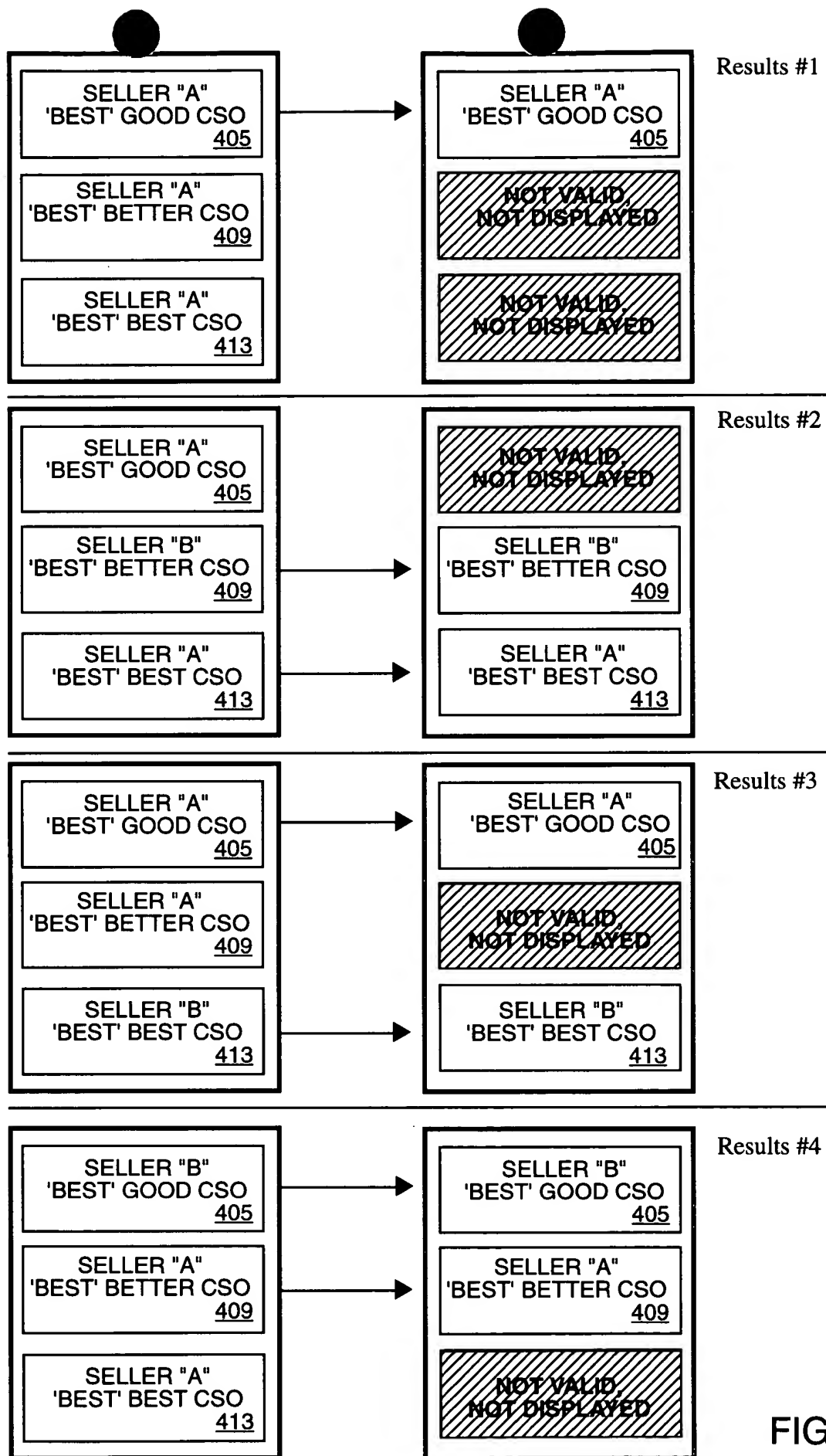


FIG. 6

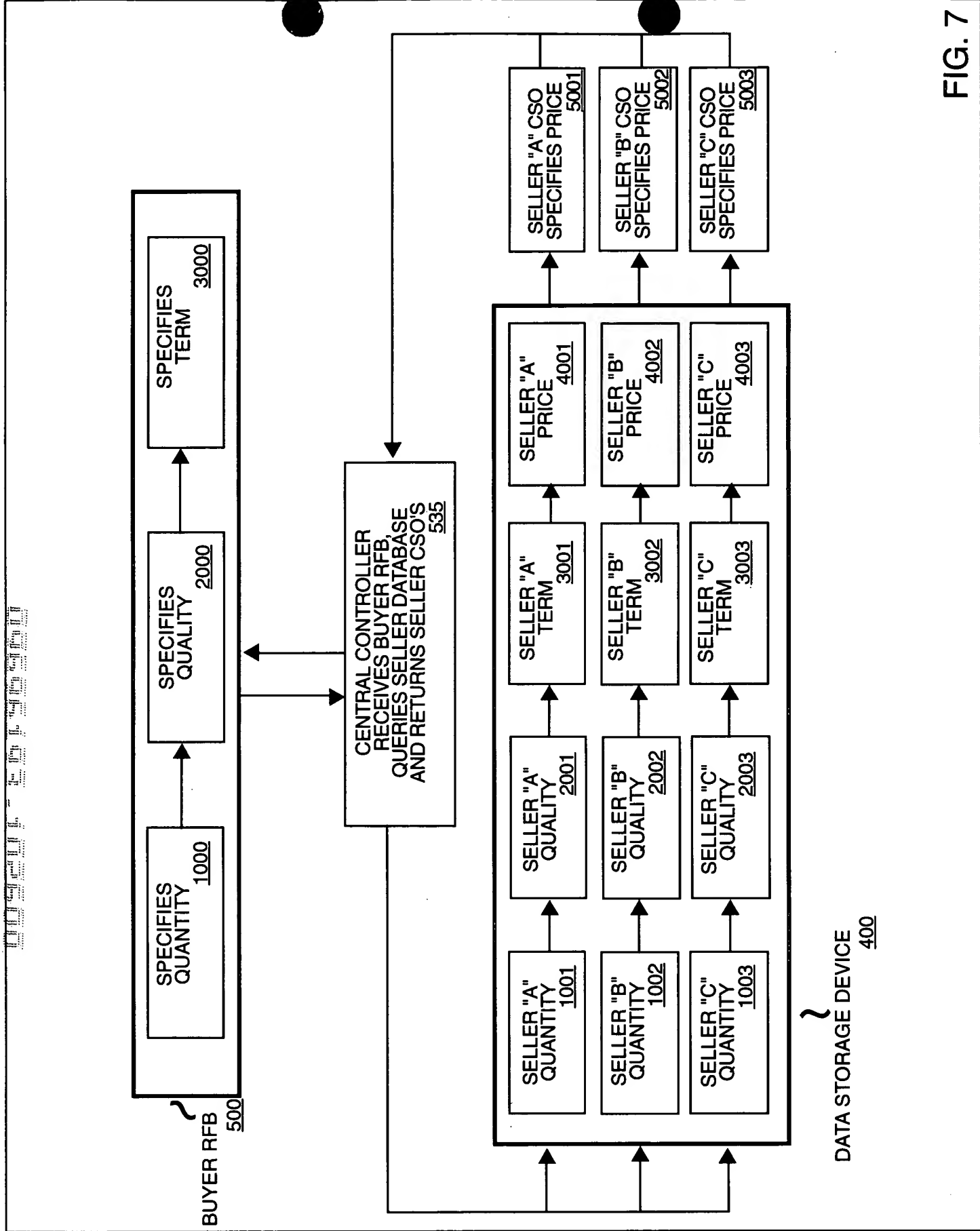


FIG. 7

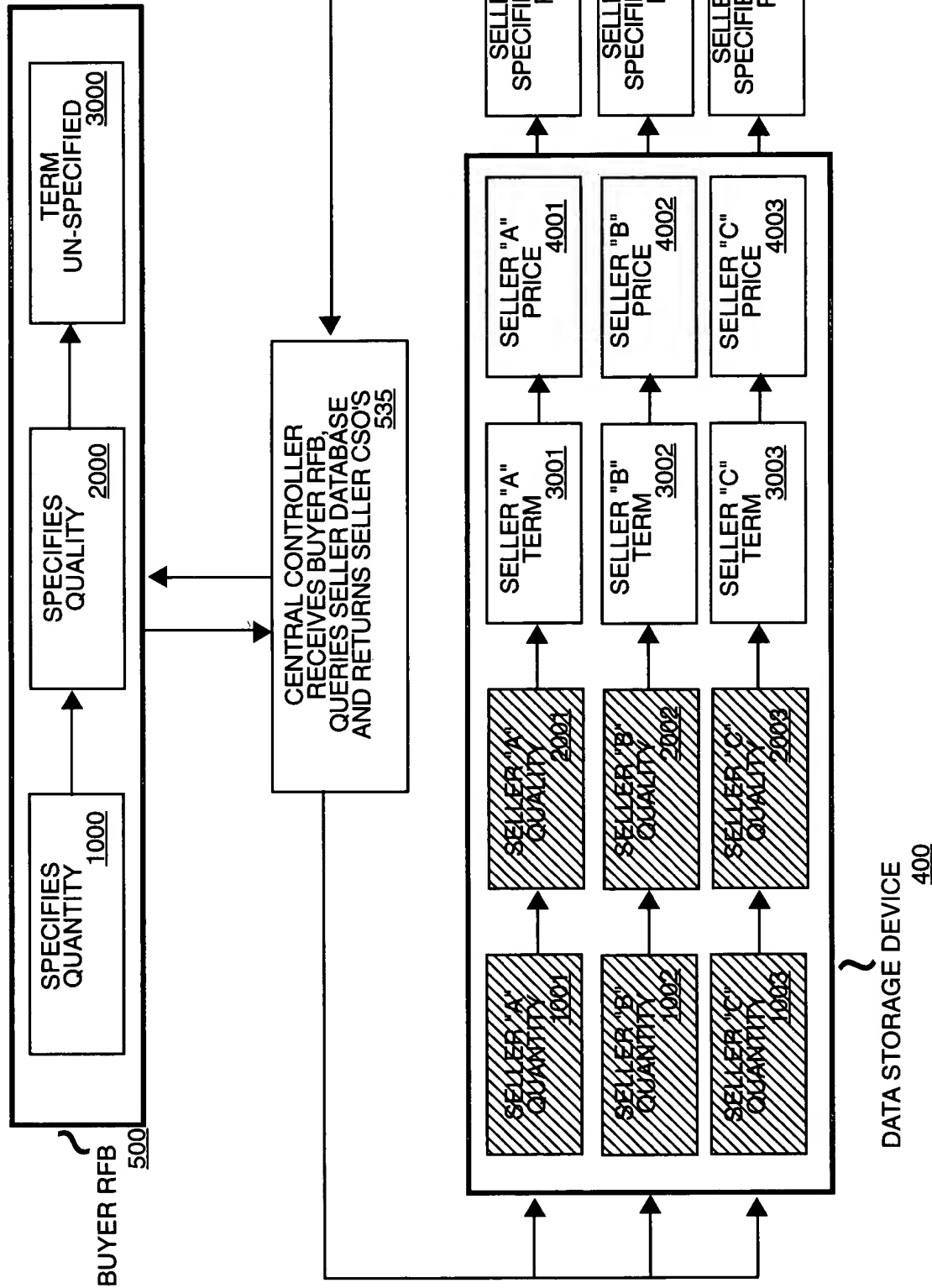


FIG. 8

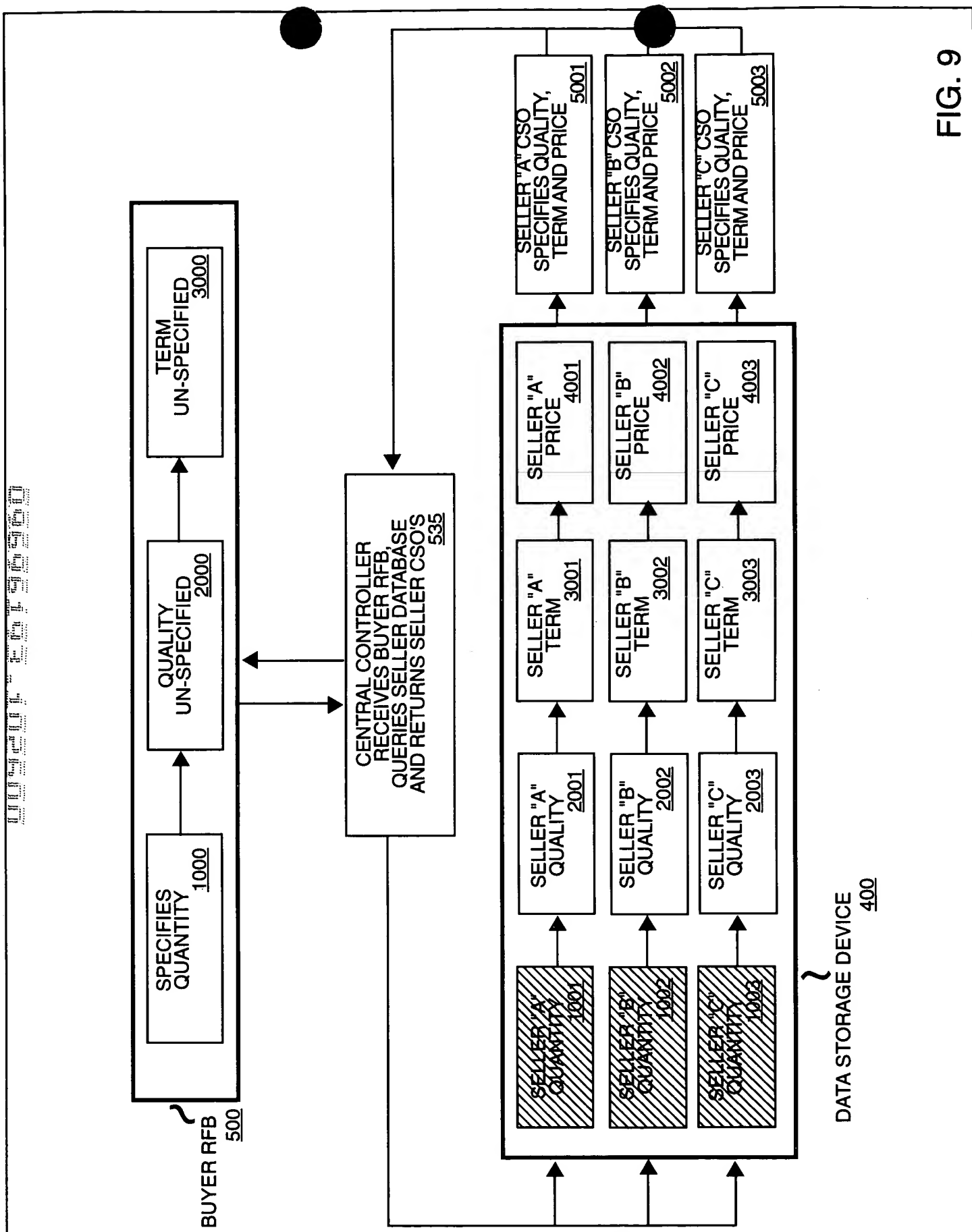


FIG. 9

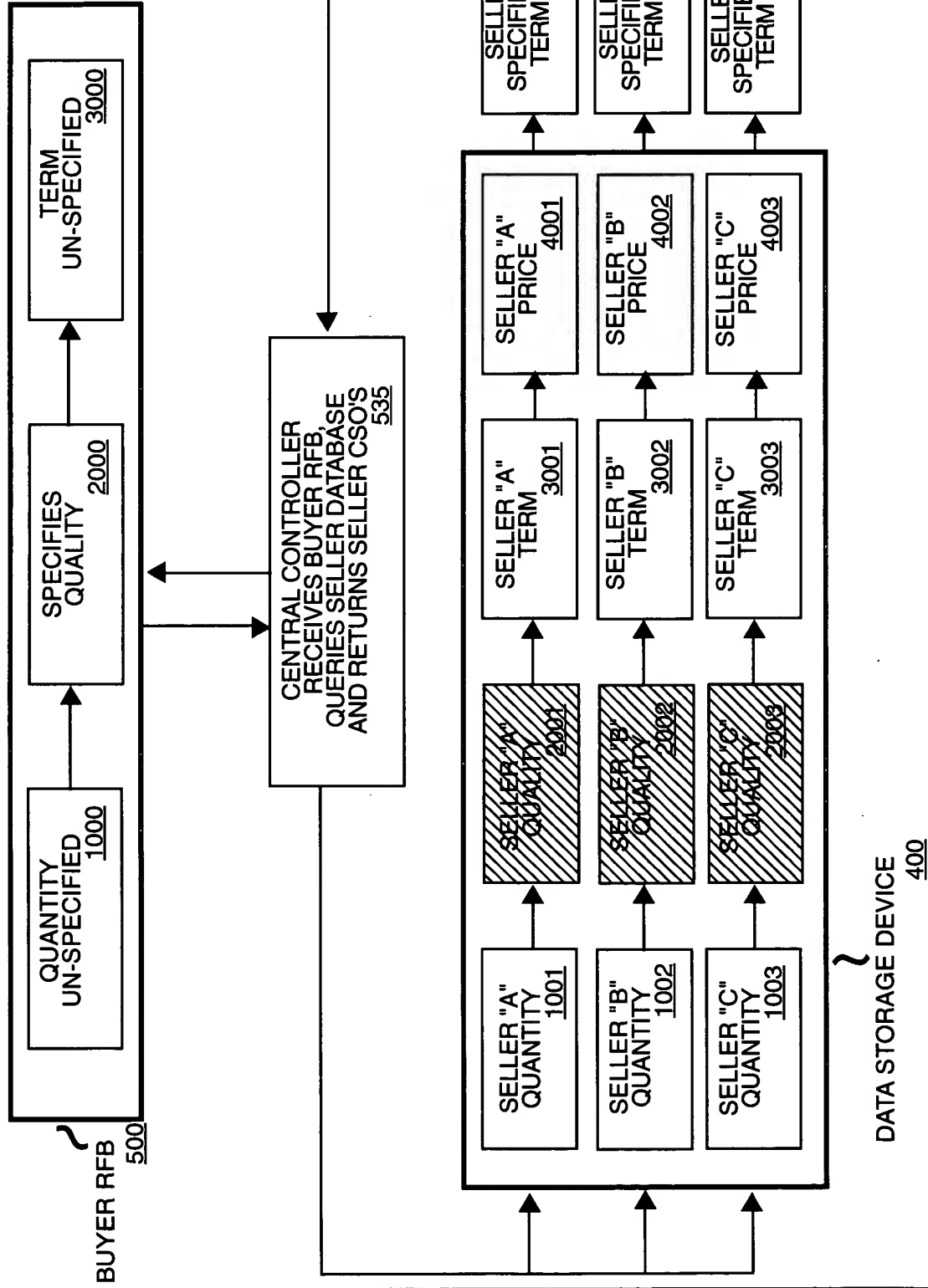


FIG. 10

009201 6646360

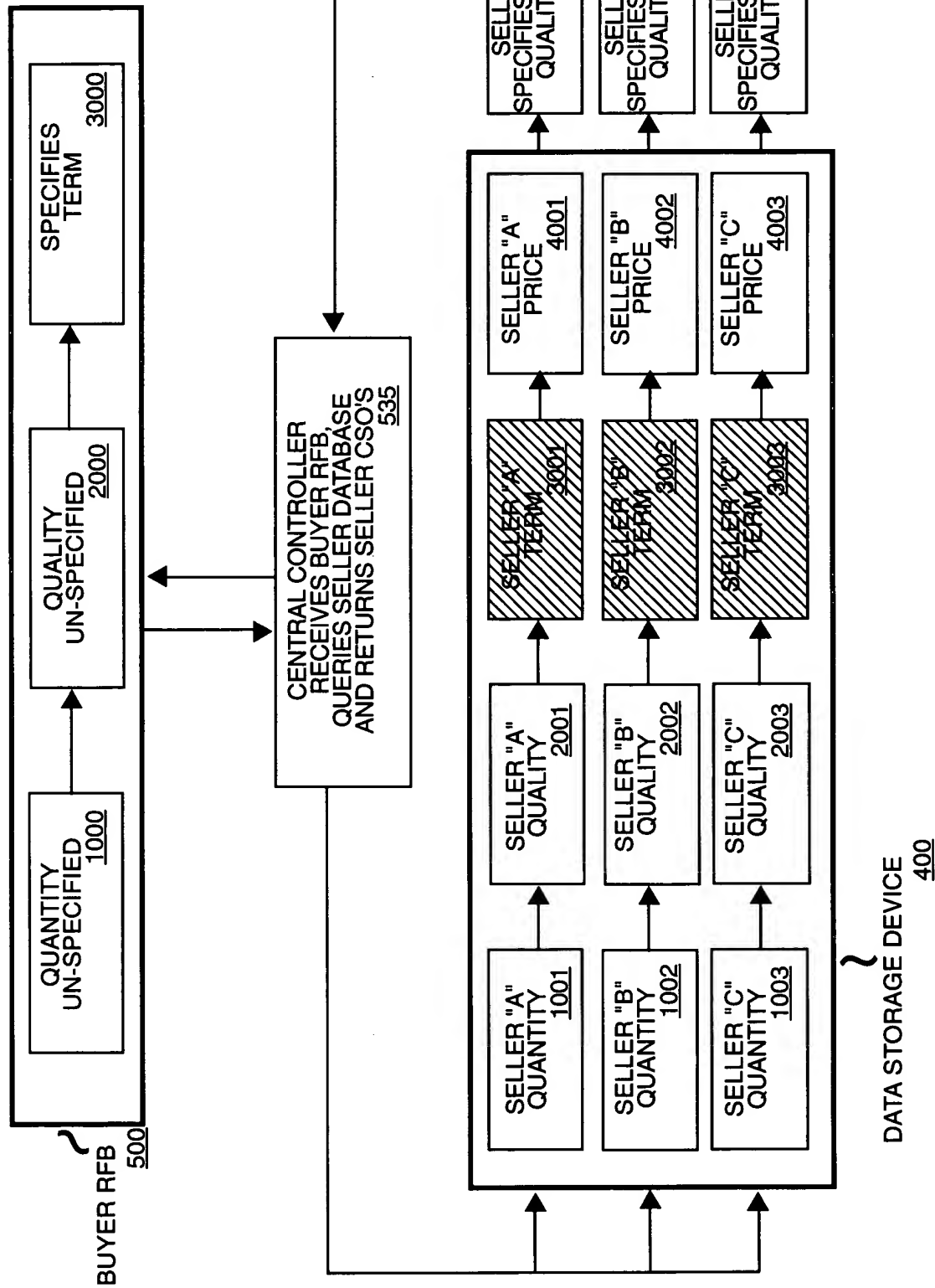


FIG. 11

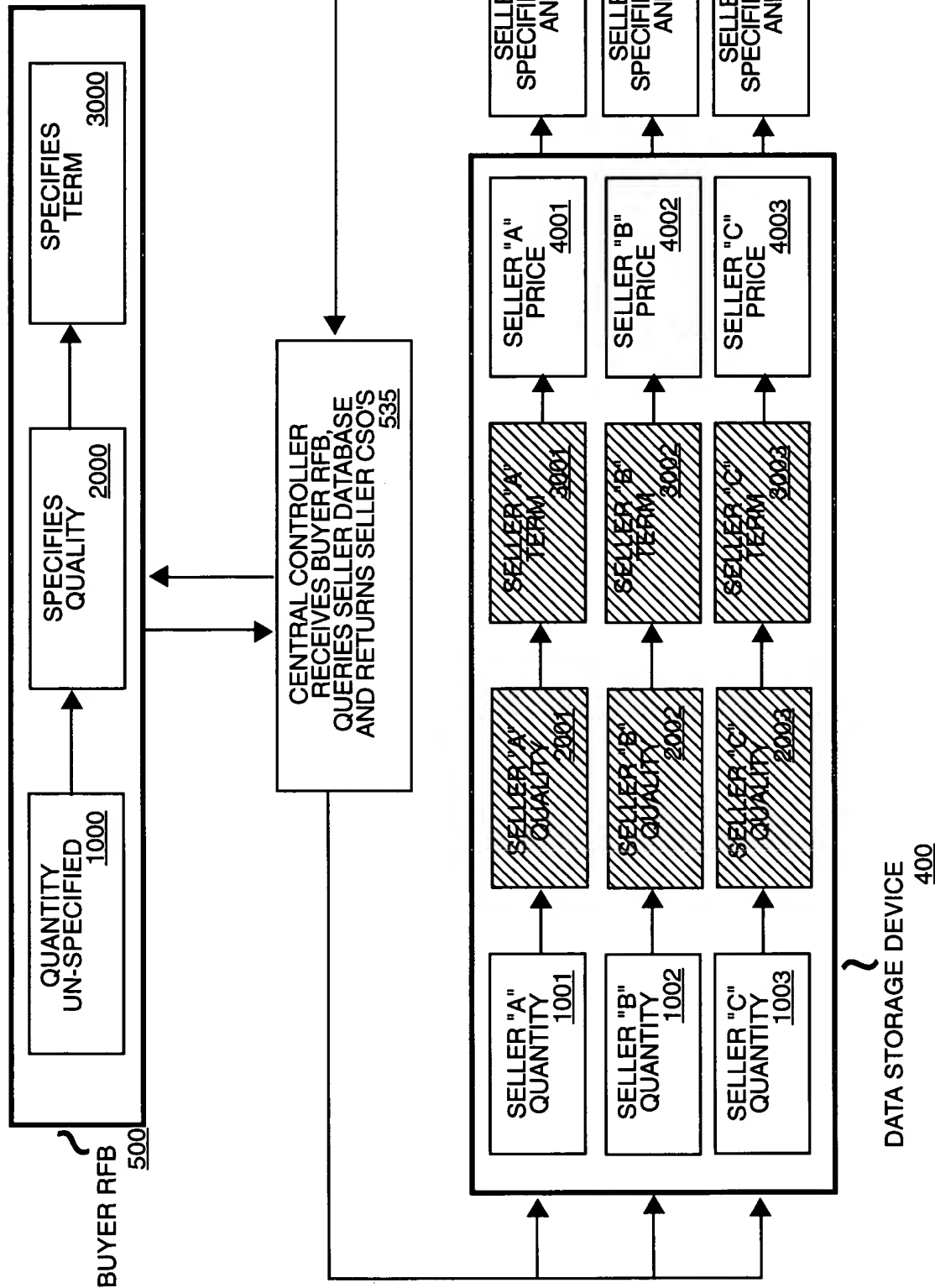


FIG. 12

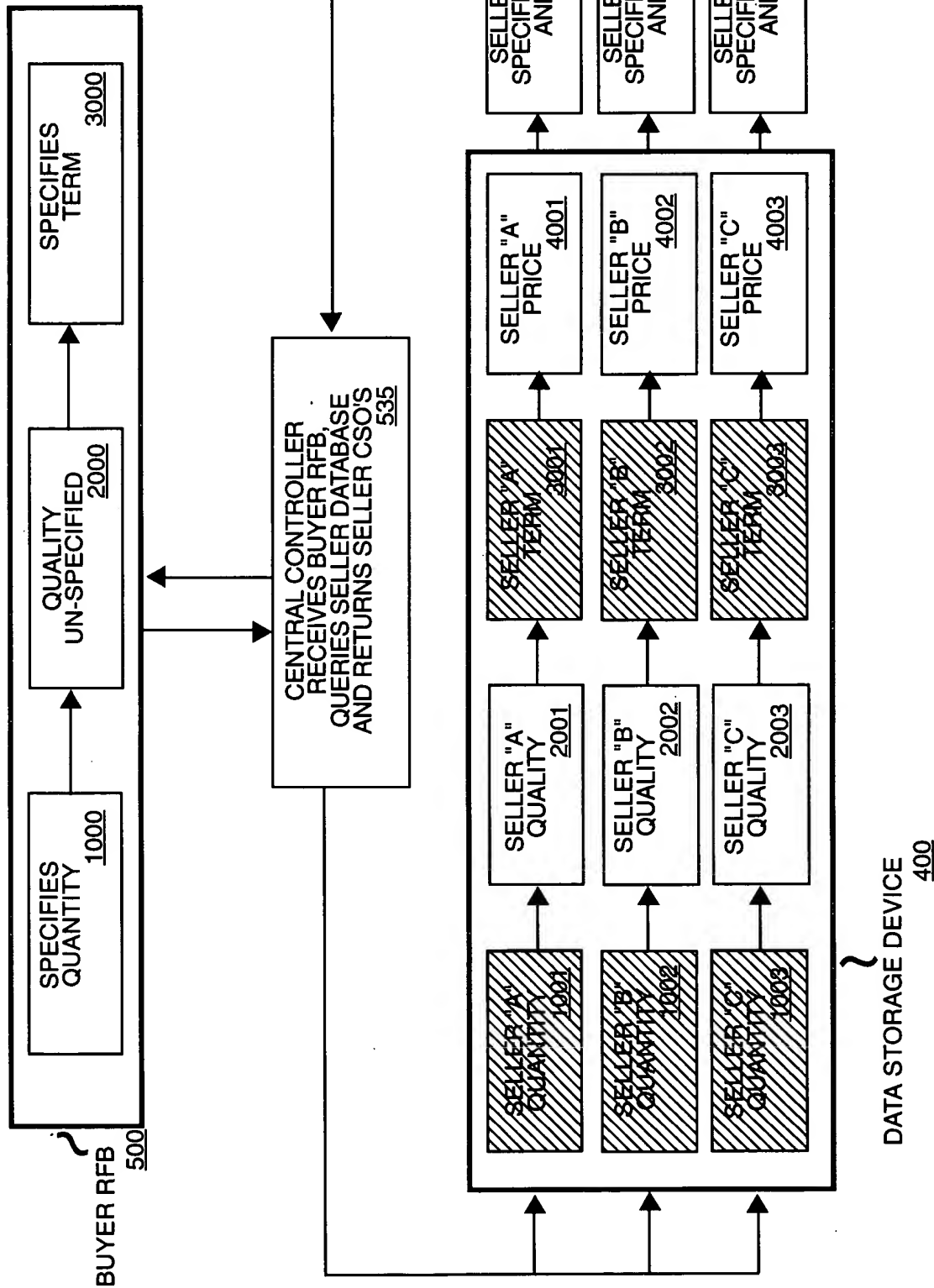


FIG. 13

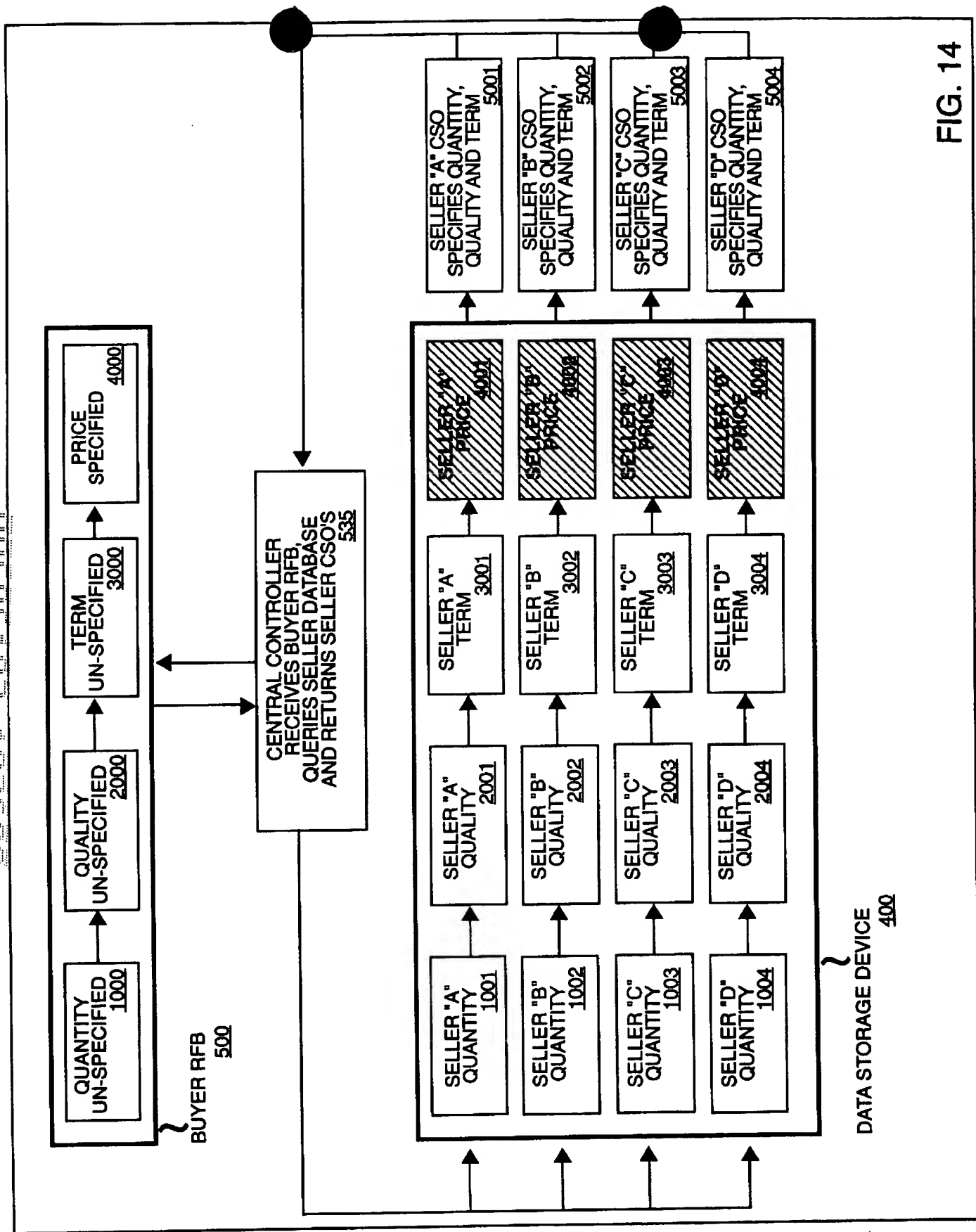


FIG. 14

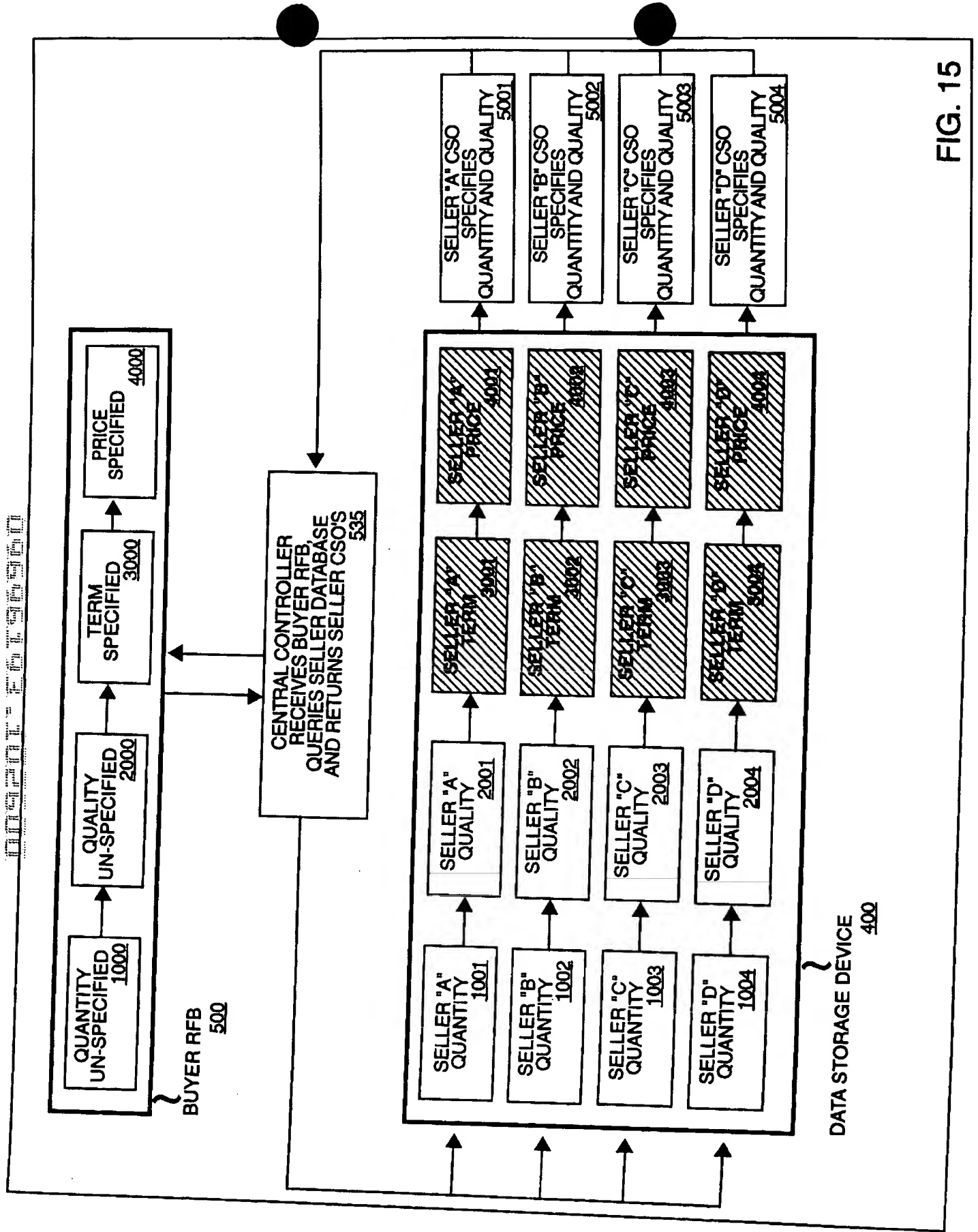


FIG. 15

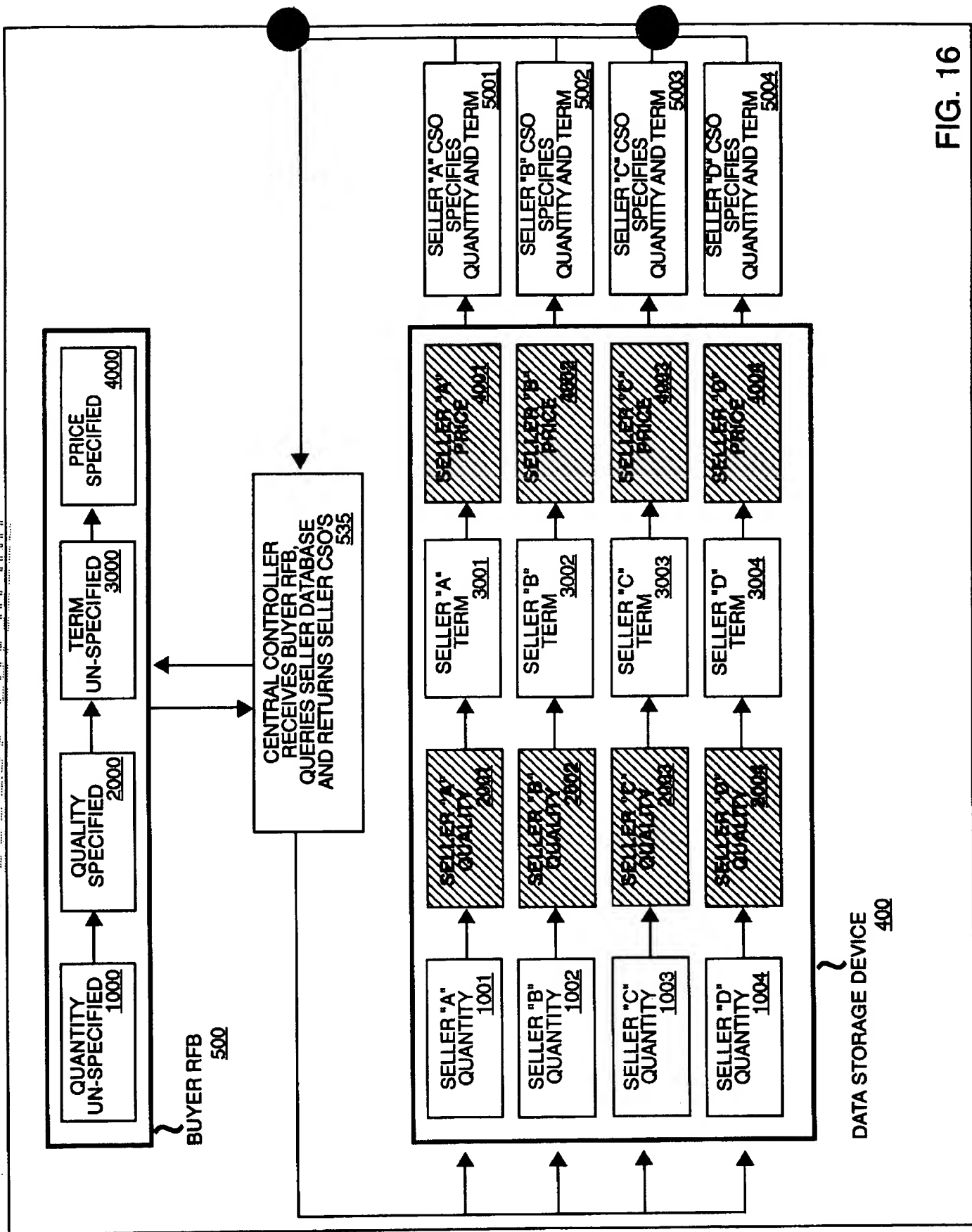


FIG. 16

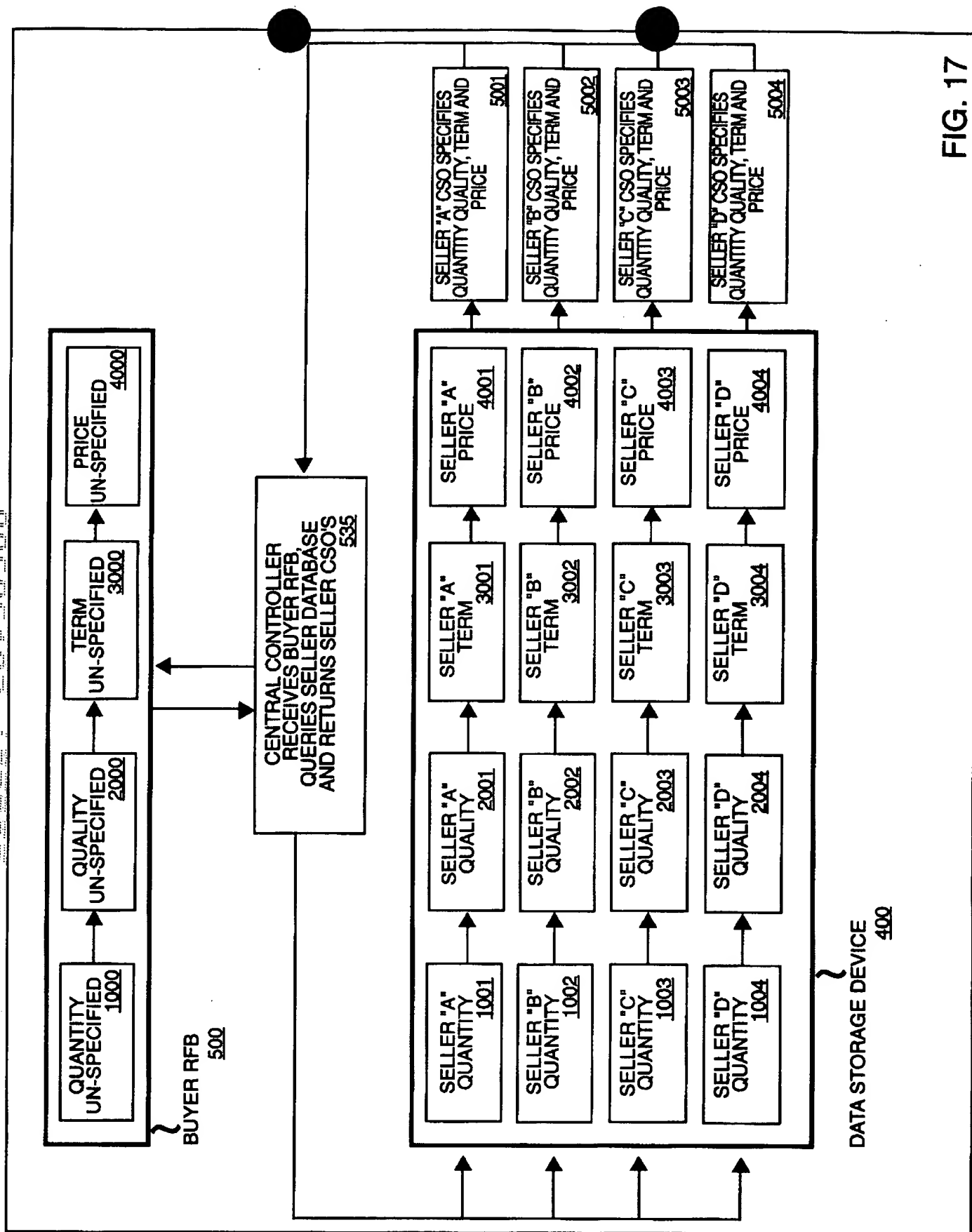
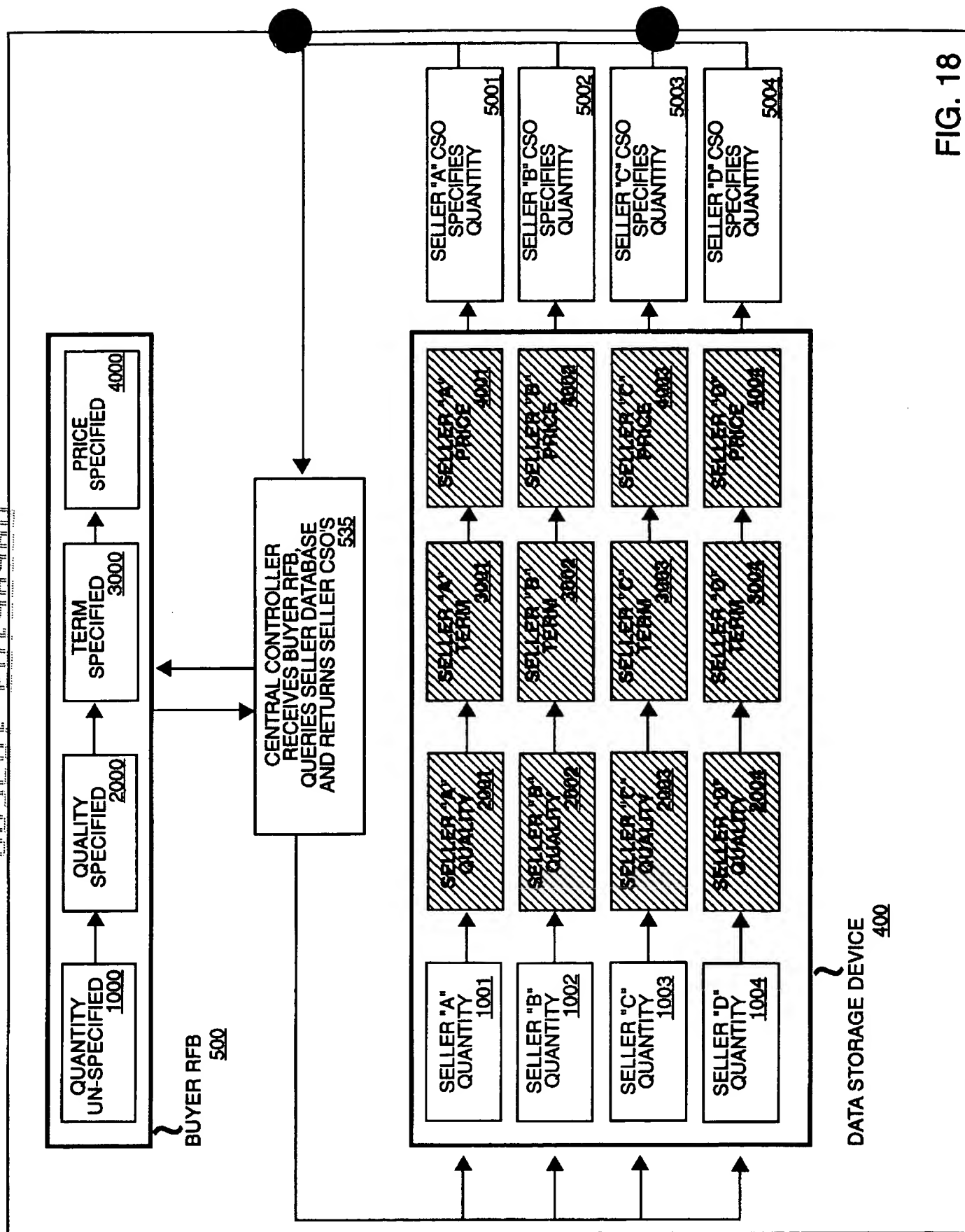


FIG. 17



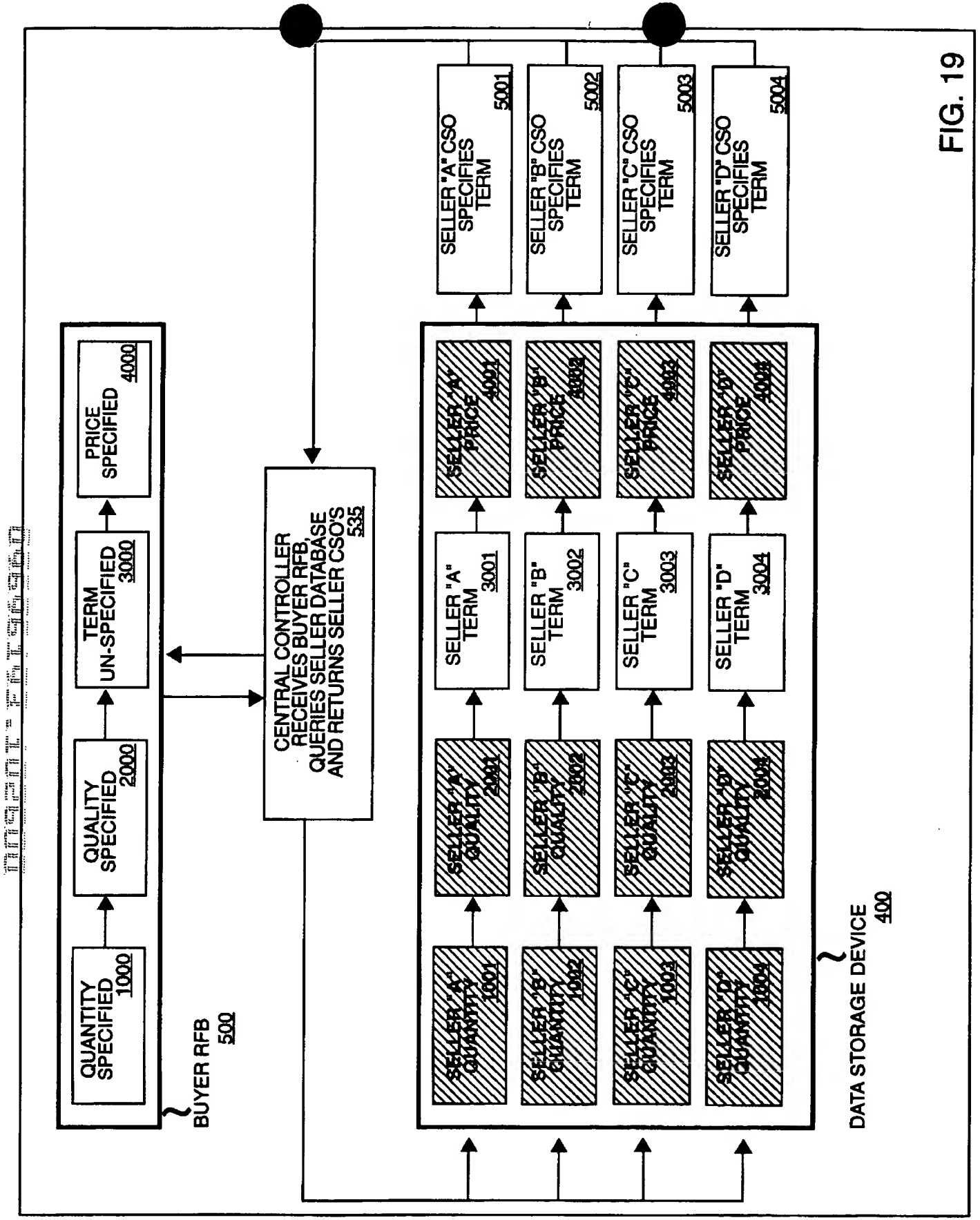


FIG. 19

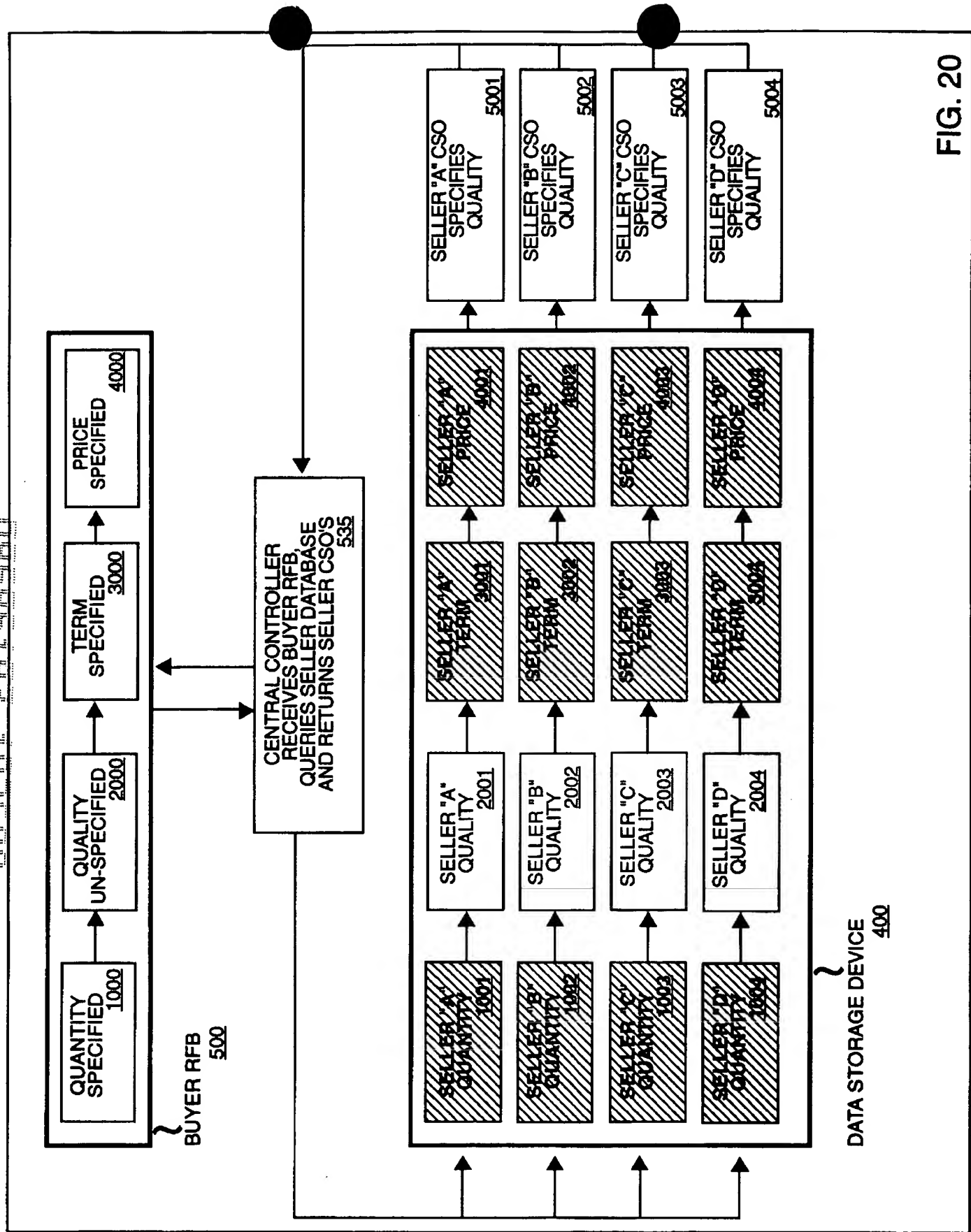
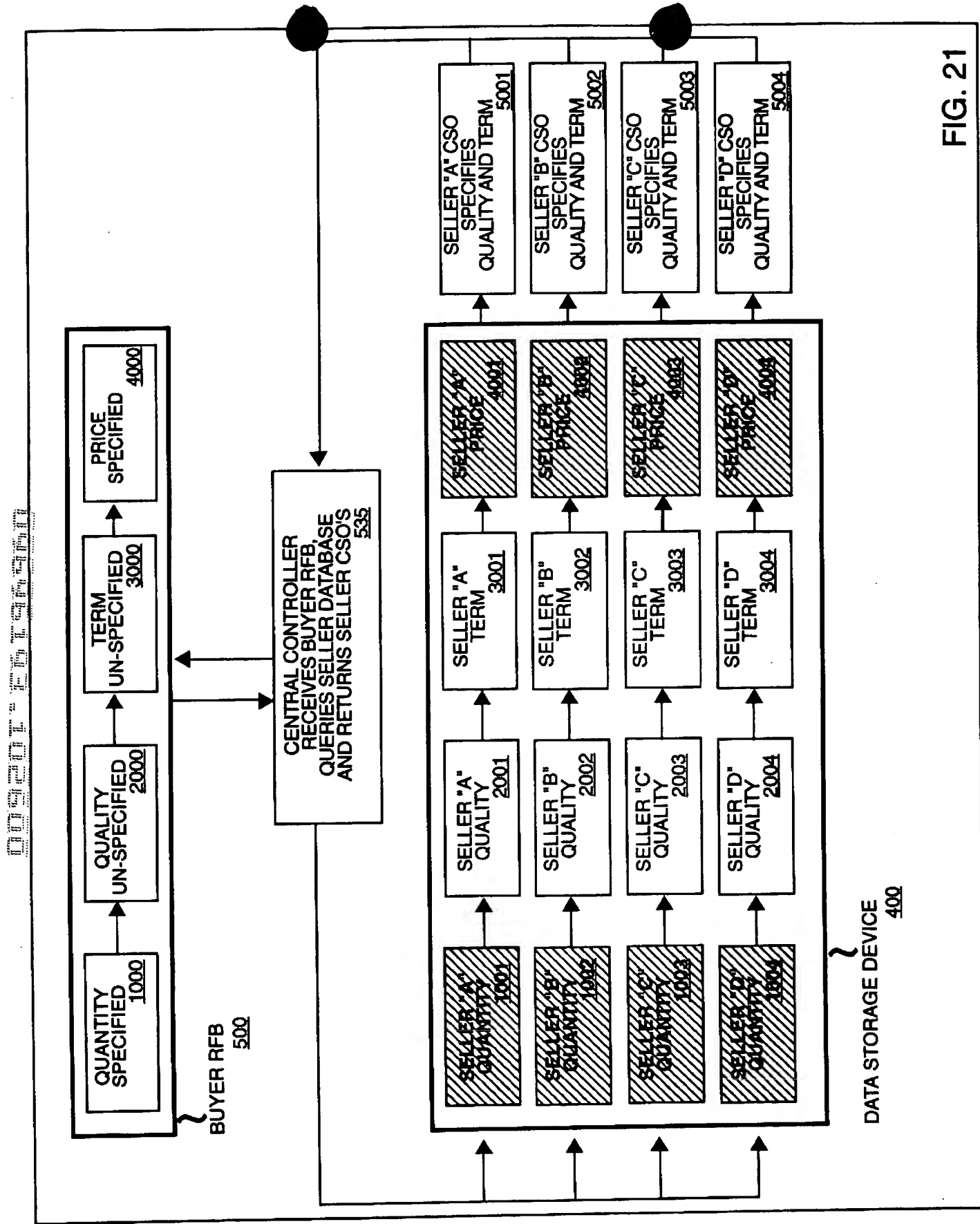


FIG. 20



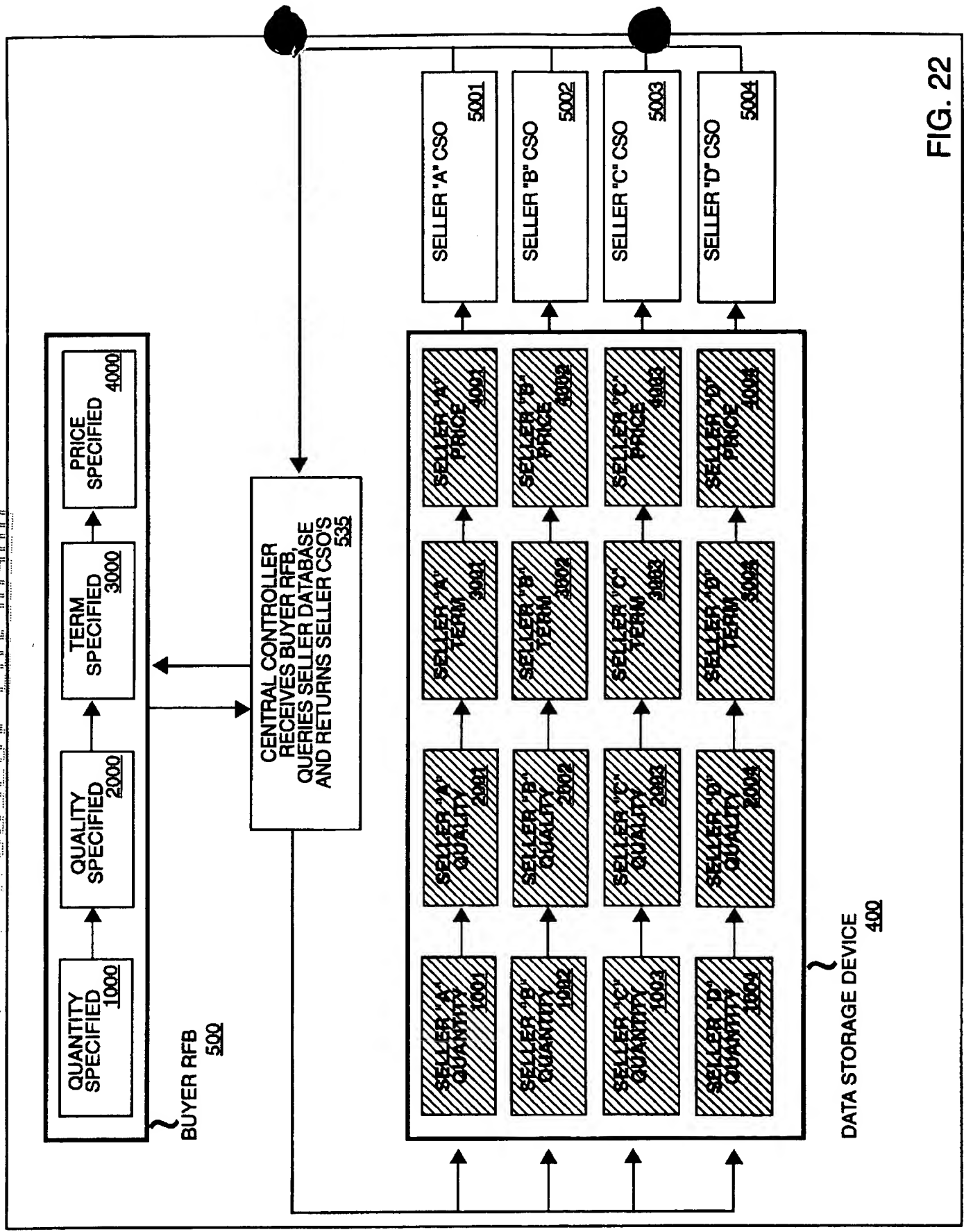


FIG. 22